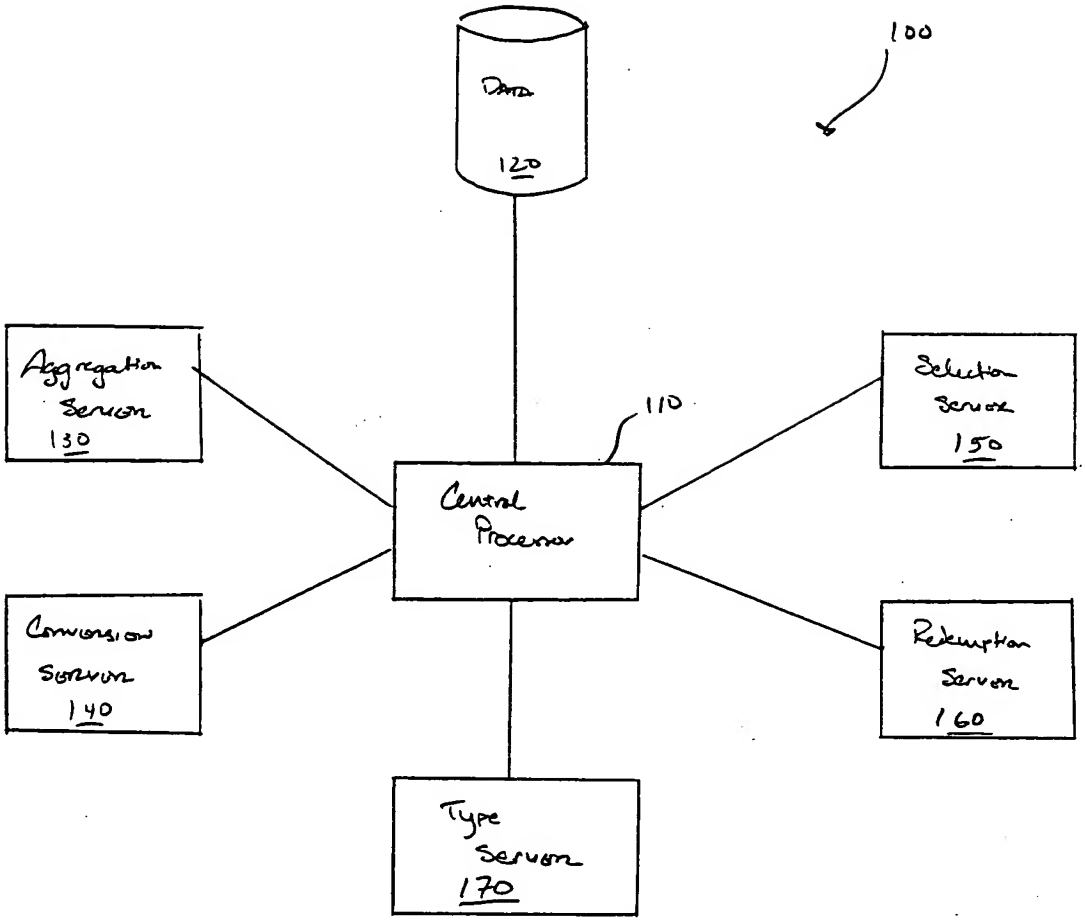

100
Data
120
Aggregation Server
130
Central Processor
110
Selection Server
150
Conversion Server
140
Redemption Server
160
Type Server
170

FIG. 1

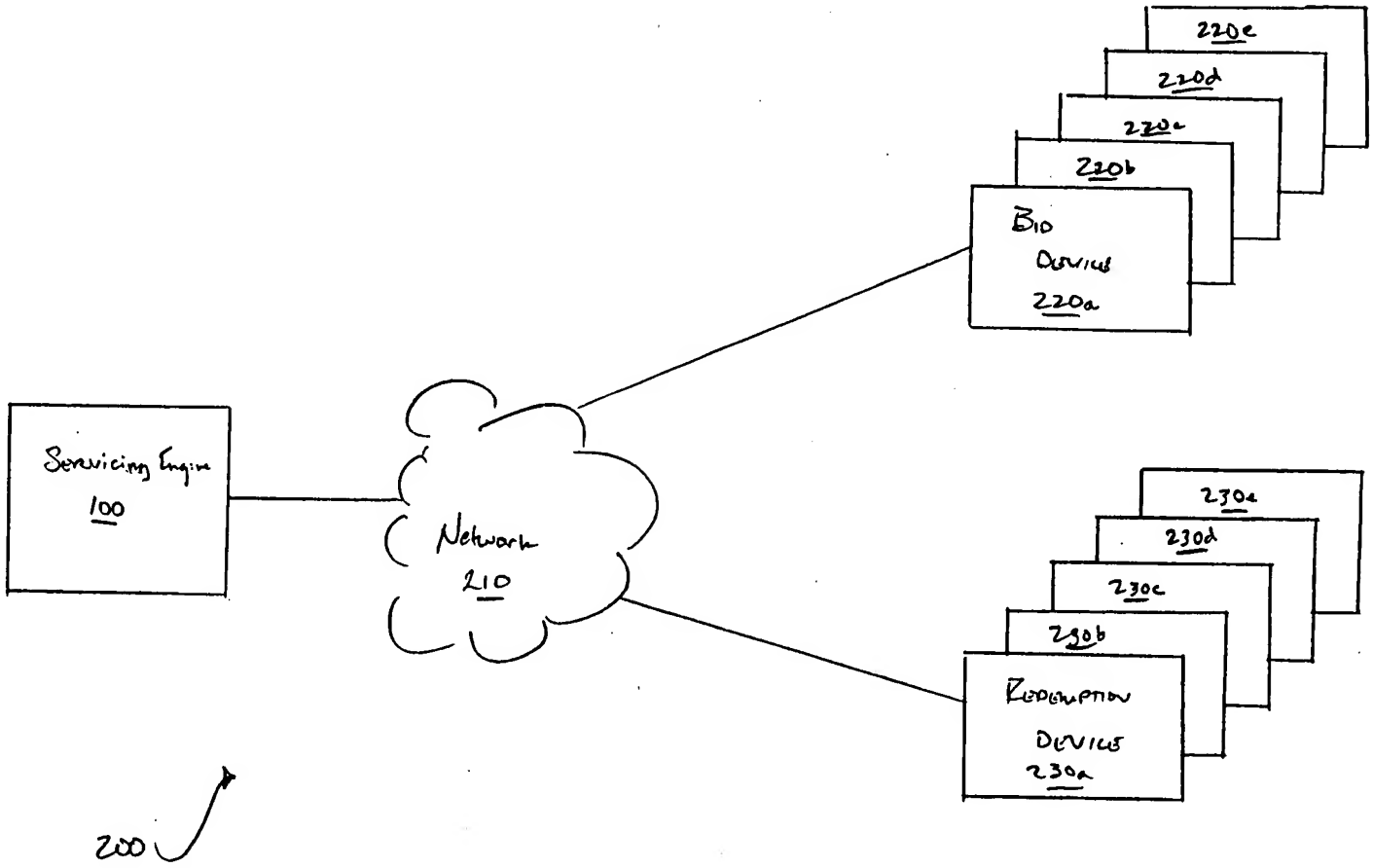
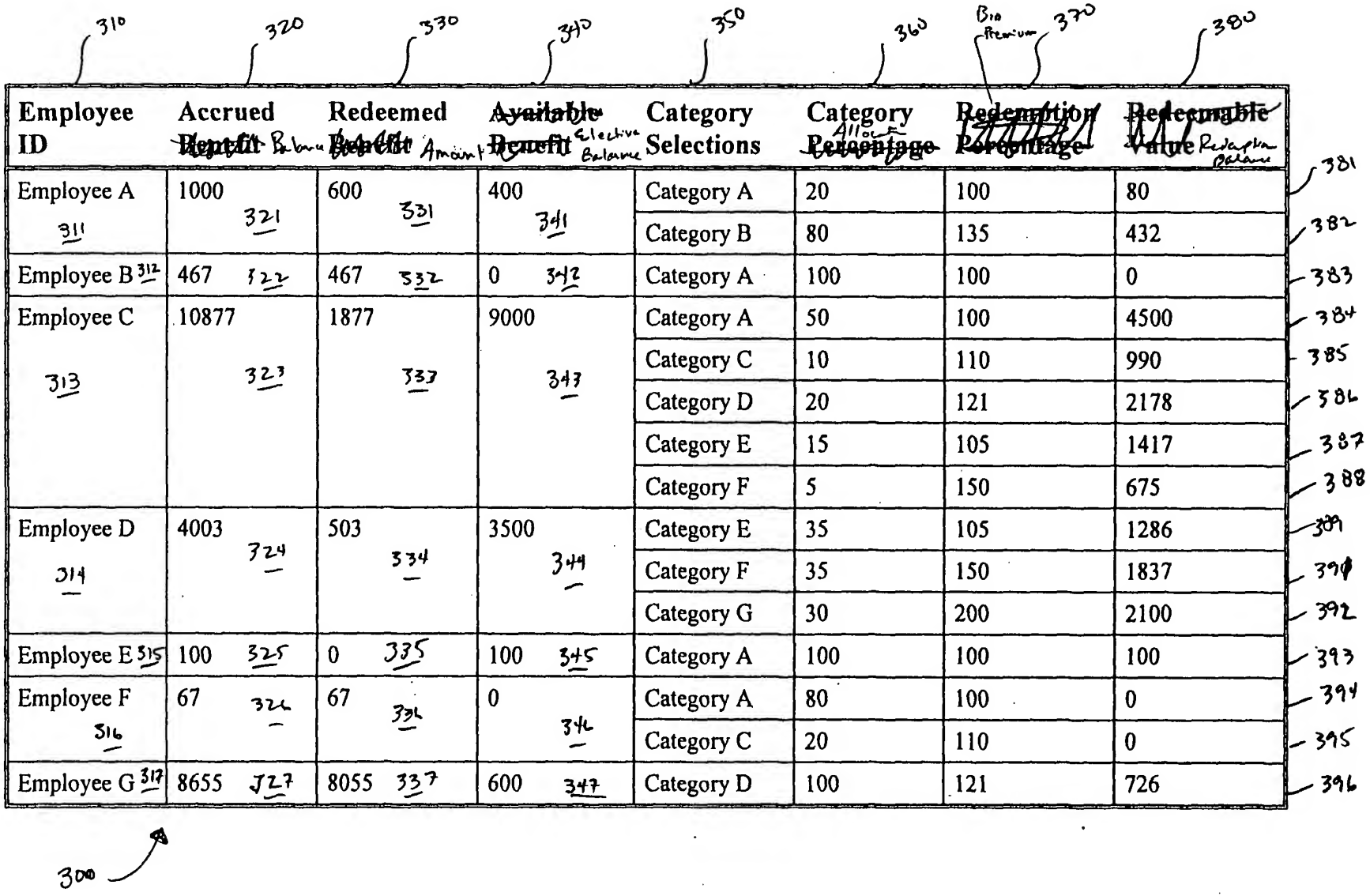

220e
220d
220c
220b
Bio
Device
220a
Servicing Engine
100
Network
210
230e
230d
230c
230b
Reception
Device
230a
200

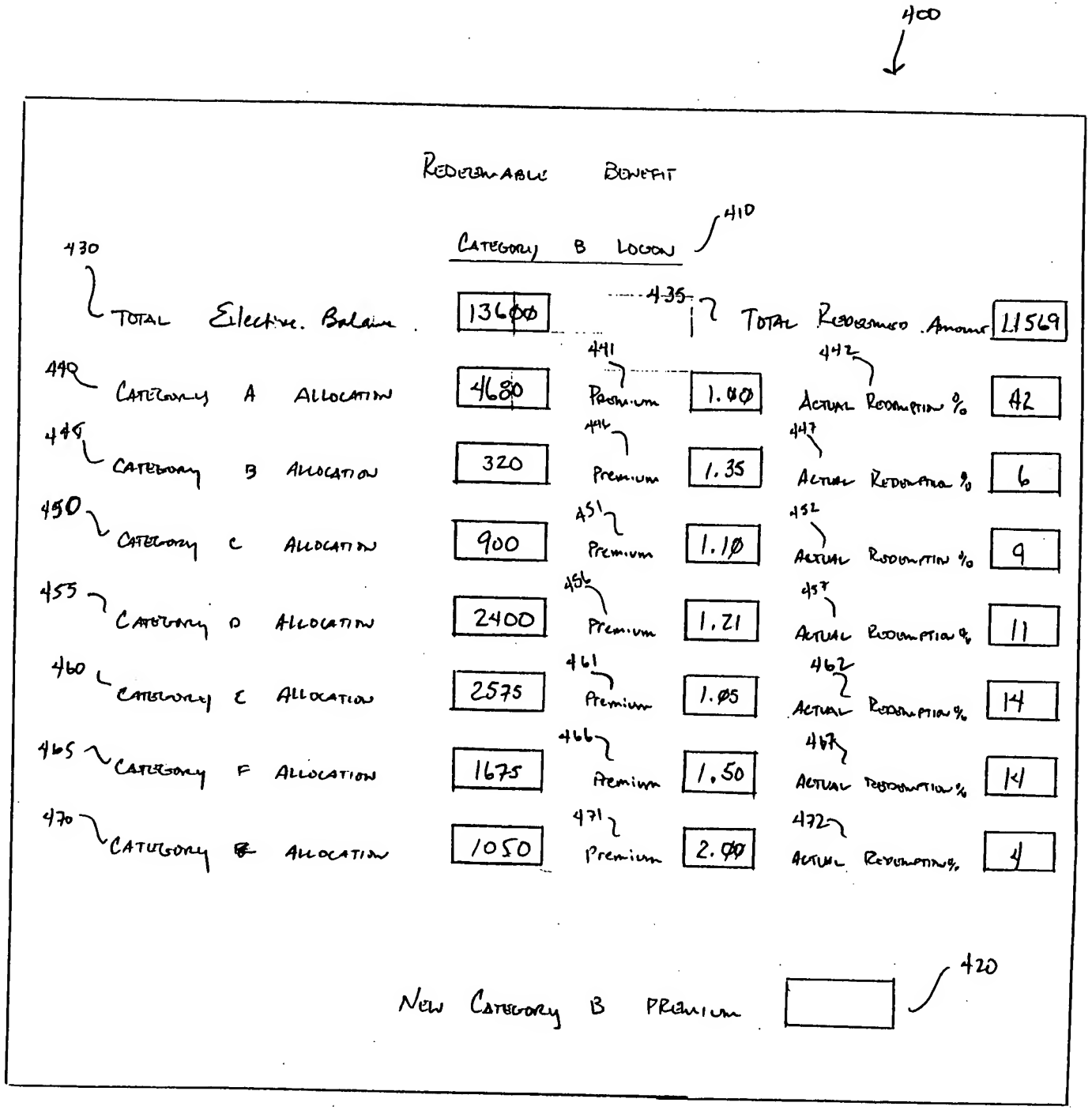
Fig. 2



Employee ID	Accrued Benefit Balance	Redeemed Benefit Amount	Available Benefit Elective Balance	Category Selections	Category Allocation Percentage	Redemption Percentage	Redeemable Value Rewards Balance
Employee A 311	1000 321	600 331	400 341	Category A	20	100	80 381
				Category B	80	135	432 382
Employee B 312	467 322	467 332	0 342	Category A	100	100	0 383
Employee C 313	10877 323	1877 333	9000 343	Category A	50	100	4500 384
				Category C	10	110	990 385
				Category D	20	121	2178 386
				Category E	15	105	1417 387
				Category F	5	150	675 388
Employee D 314	4003 324	503 334	3500 344	Category E	35	105	1286 389
				Category F	35	150	1837 390
				Category G	30	200	2100 392
Employee E 315	100 325	0 335	100 345	Category A	100	100	100 393
Employee F 316	67 326	67 336	0 346	Category A	80	100	0 394
				Category C	20	110	0 395
Employee G 317	8655 327	8055 337	600 347	Category D	100	121	726 396

300

FIG. 3


400
REDEEMABLE BENEFIT
410
CATEGORY B LOGON
430
TOTAL Elective. Balance
13600
435
TOTAL REDEEMED Amount
11569
440
CATEGORY A ALLOCATION
4680
441
Premium
1.00
442
ACTUAL REDEMPTION %
42
445
CATEGORY B ALLOCATION
320
446
Premium
1.35
447
ACTUAL REDEMPTION %
6
450
CATEGORY C ALLOCATION
900
451
Premium
1.10
452
ACTUAL REDEMPTION %
9
455
CATEGORY D ALLOCATION
2400
456
Premium
1.21
457
ACTUAL REDEMPTION %
11
460
CATEGORY E ALLOCATION
2575
461
Premium
1.05
462
ACTUAL REDEMPTION %
14
465
CATEGORY F ALLOCATION
1675
466
Premium
1.50
467
ACTUAL REDEMPTION %
14
470
CATEGORY G ALLOCATION
1050
471
Premium
2.00
472
ACTUAL REDEMPTION %
4
NEW CATEGORY B PREMIUM
420

F.. 4

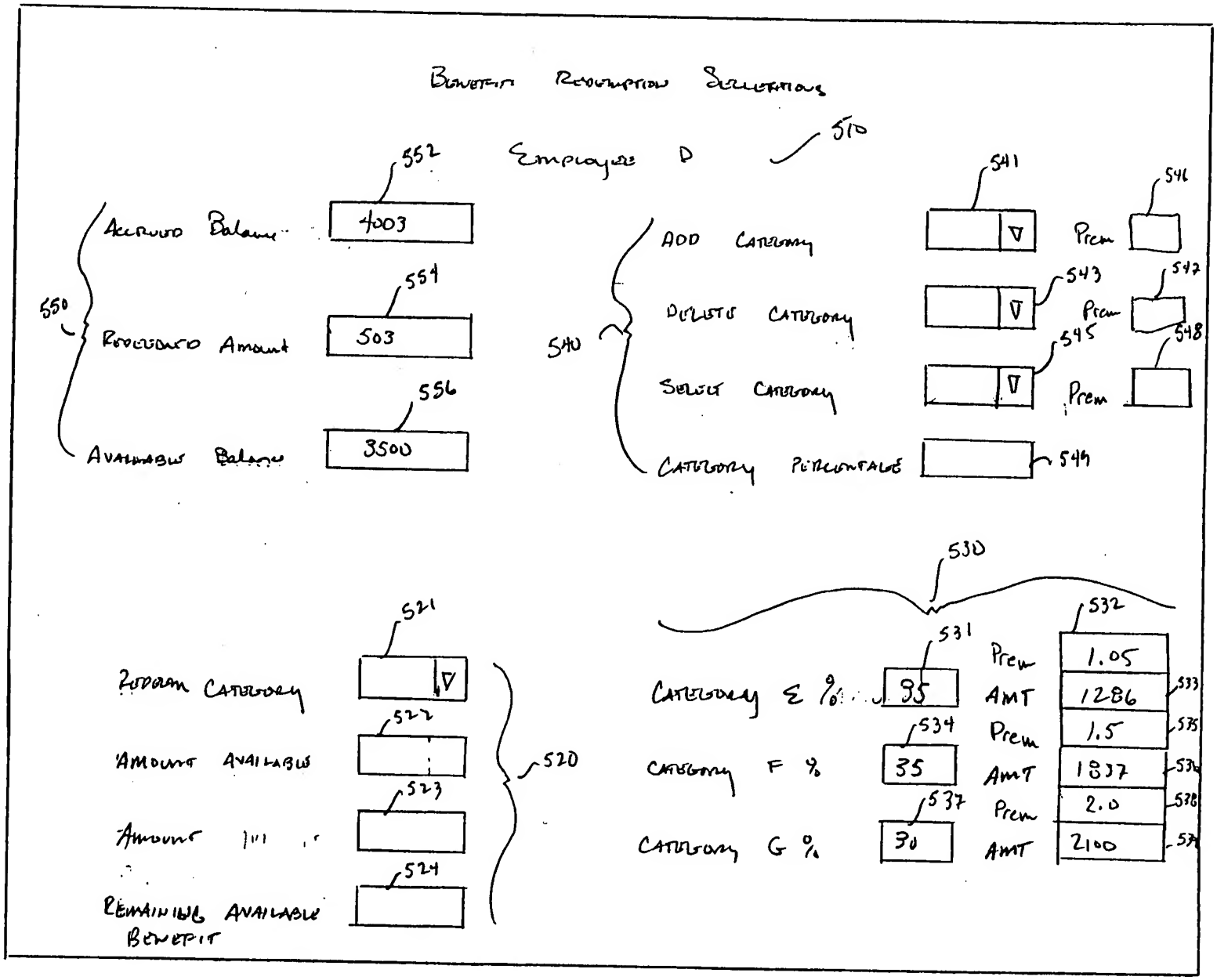

Benefit Redemption Selections
Employee ID
510
552
4003
Accrued Balance
554
503
Redeemed Amount
556
3500
Available Balance
550
541
546
Add Category
543
547
Delete Category
545
548
Select Category
Prem
540
Category Percentage
549
530
521
Redeem Category
522
Amount Available
523
Amount
524
Remaining Available Benefit
520
532
531
Prem
1.05
Category E %
95
AMT
1286
533
534
Prem
1.5
Category F %
35
AMT
1837
537
Prem
2.0
Category G %
30
AMT
2100

Fig. 5

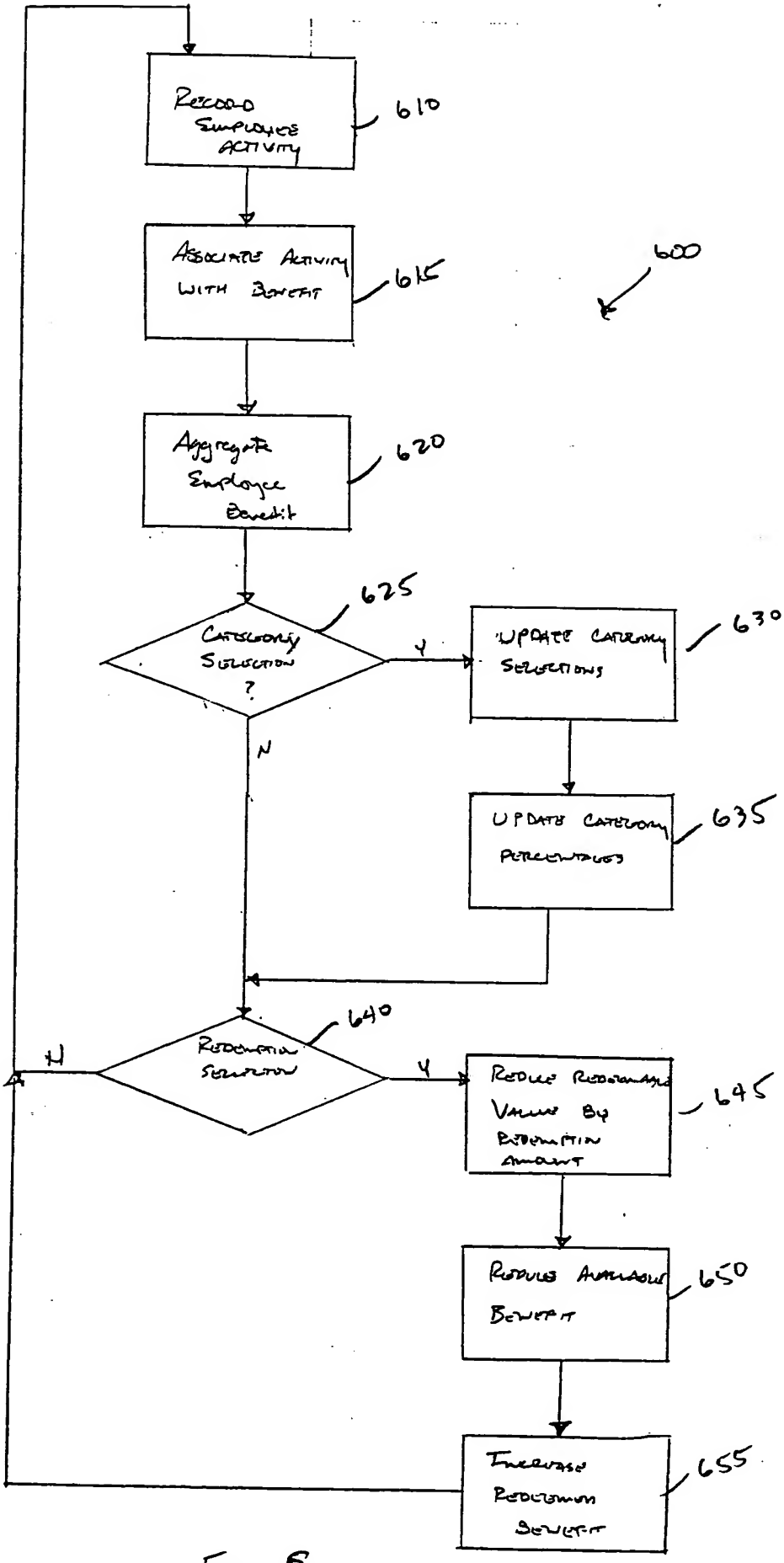

RECORD EMPLOYEE ACTIVITY
610
ASSOCIATE ACTIVITY WITH BENEFIT
615
600
AGGREGATE EMPLOYEE BENEFIT
620
625
CATEGORY SELECTION ?
Y
UPDATE CATEGORY SELECTIONS
630
N
UPDATE CATEGORY PERCENTAGES
635
640
REDEMPTION SELECTION
N
Y
REDUCE REDEEMABLE VALUE BY REDEMPTION AMOUNT
645
REDUCE AVAILABLE BENEFIT
650
INCREASE REDEEMED BENEFIT
655

FIG. 6

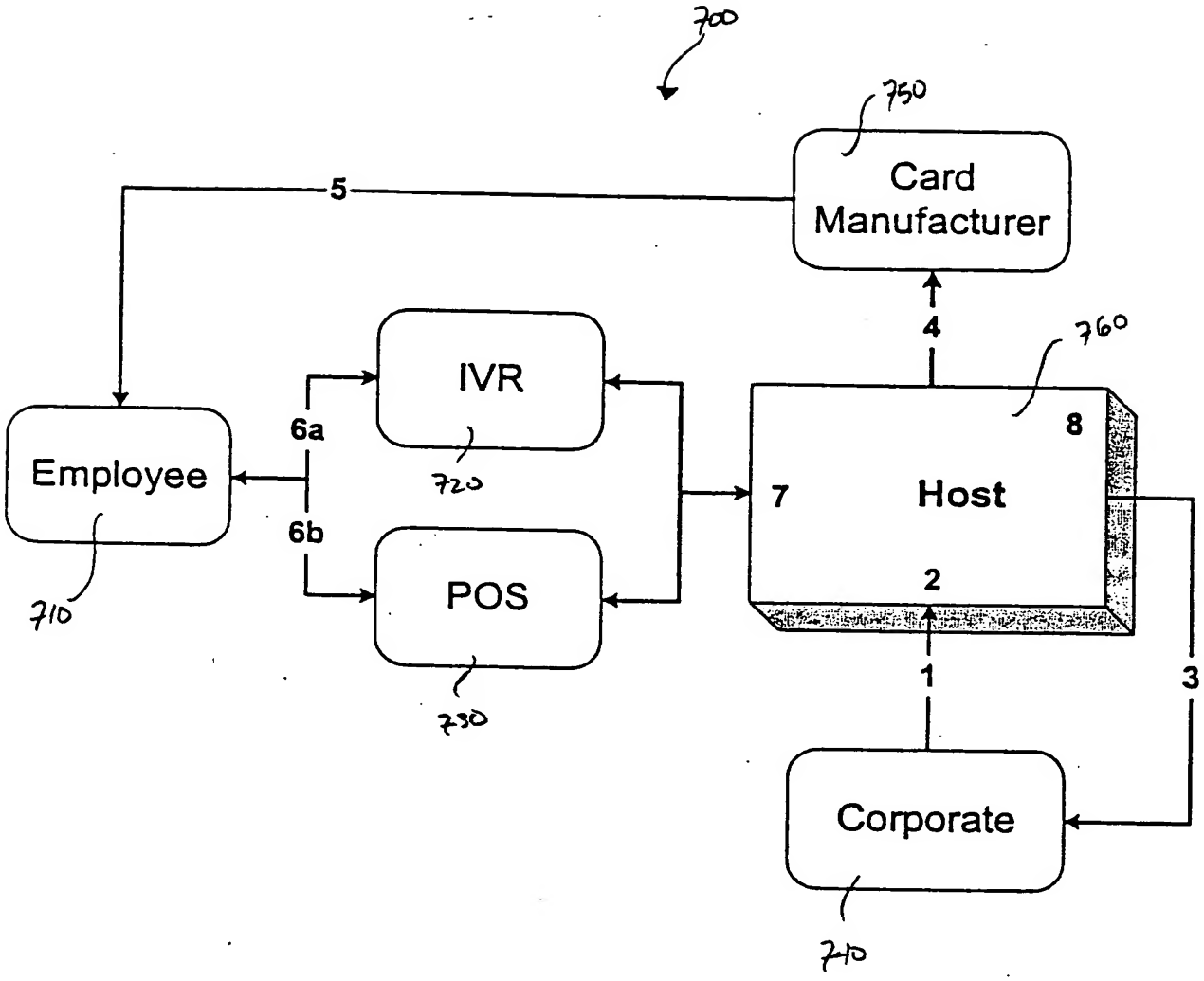

700
750
Card Manufacturer
5
4
760
IVR
720
6a
8
Employee
710
6b
7
Host
POS
730
2
1
3
Corporate
740

FIG. 7